

Dkt. 71323/DAT/PCF

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAIL STOP PATENT APPLICATION
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

S I R:

Transmitted herewith for filing are the specification and claims of the patent application of:

Pieter Weyts and Michael Averbuch
Inventors

BACK-END-LOADED PARTICIPATORY REAL ESTATE EQUITY PROTECTION

CONTRACT
Title of Invention

Enclosed are:

- ☒ Specification, including 21 claims;
___ sheet(s) of ___ informal ___ formal drawings;
☒ Oath or Declaration of Applicant(s);
☒ A Power of Attorney;
___ An assignment of the invention to _____;
___ A Preliminary Amendment;
___ An Information Disclosure Statement;
___ A verified statement to establish small entity status under 37 C.F.R. §1.27.

CLAIMS AS FILED, LESS ANY CLAIMS CANCELLED BY AMENDMENT

	NUMBER FILED	NUMBER EXTRA*		RATE		FEE	
				SMALL ENTITY	OTHER ENTITY	SMALL ENTITY	OTHER ENTITY
Total Claims	21-20	0	X	\$ 9	\$ 18	\$9.00	\$
Indep. Claims	2-3	0	X	\$ 43	\$ 86	\$	\$
Multiple Dependent Claims Presented ___ Yes <input checked="" type="checkbox"/> No				\$145	\$290	\$ 9.00	\$
*If the difference in Col. 1 is less than zero, enter "0" in Col. 2				BASIC FEE		\$ 385	\$ 770
				TOTAL FEE		\$ 394.00	

Patent Application Transmittal

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☒ A check in the amount of \$394.00 to cover the filing fee.

____ Please charge Deposit Account No. 03-3125 in the amount of
\$ _____.

☒ The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to Deposit Account No. 03-3125.

☒ Any additional filing fees under 37 C.F.R. \$1.16.

☒ Any patent application processing fees under 37 C.F.R. \$1.17.

____ Applicant(s) hereby claim priority, under 35 U.S.C. §119(a)-(d), of the following foreign application(s):

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u> <u>Enclosed</u>	Certified <u>Copy</u>
_____	_____	_____	
_____	_____	_____	
_____	_____	_____	

____ Applicant(s) hereby claim priority, under 35 U.S.C. §119(e), of the following United States provisional application(s):

<u>Provisional Application No.</u>	<u>Filing Date</u>

____ Applicant(s) hereby claim priority, under 35 U.S.C. §120, of the following United States Application(s), or Section 365 of any PCT International Application(s) designating the United States:

<u>Application Serial No.</u> <u>Status</u>	<u>Filing Date</u>
_____	_____
_____	_____
_____	_____

☒ APPLICANT HEREBY REQUESTS THAT THE SUBJECT APPLICATION NOT BE PUBLISHED UNDER U.S.C. 122(b), AND CERTIFIES THAT THE INVENTION DISCLOSED IN THE APPLICATION HAS NOT BEEN AND WILL NOT BE THE SUBJECT OF AN APPLICATION FILED IN ANOTHER COUNTRY, OR UNDER A MULTILATERAL INTERNATIONAL AGREEMENT, THAT REQUIRES PUBLICATION AT EIGHTEEN MONTHS AFTER FILING.

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X Address all future correspondence to:

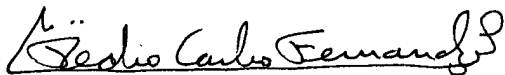
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X Three copies of this sheet are enclosed.

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Dated: 11/12/03

Respectfully submitted,



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Pieter Weyts, et al.
Serial No. : Not Yet Known
Filed : Herewith
For : BACK-END-LOADED PARTICIPATORY REAL ESTATE
EQUITY PROTECTION CONTRACT

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE OF MAILING
FOR ABOVE-IDENTIFIED NEW APPLICATION

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Date of Deposit: November 12, 2003

I hereby certify that this Application of Pieter Weyts, et al. filed herewith, including Specification (34 pages), Claims 1-21 (3 pages), Abstract (1 page), Declaration and Power of Attorney, Transmittal Letter in triplicate, a check in the amount of \$394.00, and return postcard, is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


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